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AUTHOR Bursch, Joshua M., II.
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ABSTRACT

The report identifies the entrepreneurial needs of minority small businessmen in Arizona's Maricopa County and selected Indian reservations, the entrepreneurial aids available from public and private organizations, and implications for future planning by the State Department of Education. Data were gathered from surveys of organizations and minority small businessmen. About three-fifths of the businessmen surveyed were sole proprietors and approximately the same number had been in business since 1970 or earlier, most frequently in the areas of retail trade and services. Most of the sole proprietors indicated a need for training services and all of the businessmen indicated a need for financial aid in the form of loans or grants. Respondents agreed that high school courses should be related to appropriate career opportunities and that business skills, specifically marketing and management development, be taught in the high schools. However, job placement was viewed as the responsibility of government rather than the school. The report concludes with a recommendations to help improve and extend entrepreneurial aids to minority small businessmen, including continuing business skills training programs in the high schools. The two survey forms used in the project are appended. (Author/MF)

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MINORITY SMALL BUSINESSMEN AND AVAILABLE ENTREPRENEURIAL AIDS AND THEIR SOURCES: MARICOPA COUNTY AND SELECTED INDIAN RESERVATIONS

FINAL REPORT

Project No. 75-RMG-1306

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The project reported herein was performed pursuant to a grant from the Research Coordinating Unit, Division of Career/Vocational Education, Arizona Department of Education. Grantees undertaking such projects are encouraged to express freely their professional judgement in the conduct of the project. Points of view or opinions stated do not, therefore, necessarily represent official Arizona Department of Education position or policy.

Joshua M. Bursh, II, Co-Director

Arthur B. Smith, Co-Director

Arizona State University

Tempe, AZ 85281

May 30, 1975

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Summary

The past decade has seen accelerating, but uneven progress by minority persons throughout the state of Arizona. Despite the programs directed toward the minority businessman, the least progress has been made in developing successful entrepreneurial endeavors. From studies on a nation-wide scale as well as studies on a state-wide scale, it is known that (1) minority entrepreneurs have special needs, and (2) governmental and non-governmental organizations offer entrepreneurial aids to meet those needs.

This research (1) identifies the entrepreneurial needs of minority small businessmen in Maricopa County and selected Indian reservations; (2) identifies entrepreneurial aids available from governmental and non-governmental organizations in Maricopa County and selected Indian reservations; and (3) identifies some implications for future programming by the Division of Vocational Education, Arizona Department of Education.

The major amount of data for this report was gathered by two surveys, each of which utilized a prepared questionnaire. Governmental and non-governmental organizations offering entrepreneurial aids were identified by a search of directory sources after which an interview by telephone elicited information about entrepreneurial aids each offered, if any. Minority small businessmen were also identified by a search of directory sources. Then a random sample of names of minority small businessmen was selected for survey by personal interview. During the same interview information pertinent to possible future implications for the Division of Vocational Education was gathered.

About three-fifths of minority small businessmen surveyed were sole proprietors. Approximately the same number of minority small businessmen had been in business since 1970 or earlier. The most common kinds of business activity were within the Standard Industrial Classification categories of retail trade and services. Those businessmen who were sole proprietors and had been in business the fewest number of years were more likely to need instructional and/or training services. There was no discernible differences among the sub-groups of minority small businessmen as to who most needed financial loans and/or monetary grants.

Minority small businessmen most often wanted instructional and/or training services in marketing and general business. For financial aids, most minority small businessmen would prefer monetary grants. However, many of these businessmen are anxious to have access to financial loans.

Career education and business skill training were almost universally viewed as needed instructional endeavors for the high schools. However, an almost even split among respondents developed about whether high schools or others should have job placement responsibilities for high school students.

Of 39 governmental and non-governmental organizations potentially concerned with extending entrepreneurial aid to minority small businessmen, 19 were identified as actually doing so. Instructional and/or training services were much more frequently offered than financial loans or monetary grants. Nevertheless the instructional and/or training aid was still short of meeting the entrepreneurial needs of minority small businessmen in Maricopa County and selected Indian reservations.

The major conclusions were as follows: (1) a large number of minority small businessmen need entrepreneurial aid; (2) marketing and management development were the most frequently mentioned instructional and/or training services needed; (3) manpower deficiencies of governmental and non-governmental organizations limit their ability to extend entrepreneurial aids; and (4) career education and business skill training are thought to be responsibilities of high schools but job placement assistance is thought to be, at best, a shared responsibility with other governmental organizations.

This research supports several recommendations, as follows: (1) a directory of minority small businessmen be prepared and made available to interested organizations; (2) a handbook of entrepreneurial aids be prepared; (3) a representative committee of concerned organizations accept responsibility to keep current each of the just mentioned publications; (4) the Division of Vocational Education incorporate instruction about identified entrepreneurial needs of small businessmen into existing training programs; and (5) the Division of Vocational Education seek to incorporate the on-the-job expertise of minority small businessmen in continuing business skill training programs in the high schools.

I. Introduction

A. Statement of the Problem

The past decade has seen accelerating but uneven progress by minority persons throughout the state of Arizona. One area of concern is that of meeting the needs of minority entrepreneurs, especially those who are small businessmen. The minority small businessman has unusual entrepreneurial problems. Until means of identifying and solving these problems are developed, these minority entrepreneurs can not be expected to participate fully in the economic system of Arizona. Meanwhile, the citizens of the state are deprived of potential valuable contributions of significant numbers of its citizens.

This study seeks, within Maricopa County and selected Indian reservations, to identify public agencies extending entrepreneurial aids to minority businessmen, and to identify minority entrepreneurs and their entrepreneurial needs.

B. Need for Concern

The City of Phoenix, Economic Security Department, in 1974 recognized a need to sponsor management and technical assistance projects to assist minority businessmen. It was estimated that within Maricopa County there were 1,252 minority-owned businesses. Of this number a few more than 50 percent were located within inner-city Phoenix. A major problem reported at the time was that a substantial number of minority businessmen are unaware of the assistance that is available to them. There was a lack of "outreach" capability at the local level.

The National Task Force on Education and Training for Minority Business Enterprise, sponsored jointly by the U. S. Department of Commerce and the United States Office of Education, made one of its final reports in Phoenix in Spring, 1974. The conditions of minority entrepreneurs in Arizona were found to be analogous to those of the country-at-large. Three of the six basic findings of that study stimulated the concern that resulted in this study. They were as follows:

1. The alarmingly high failure rate of minority owned businesses is attributable primarily to poor management and business skills of the owners and managers of these enterprises.

2. Management and business skills are critical elements in the survival and successful growth of minority business enterprises.

3. There is a wide range of existing national, state, and local resources which can be enlisted to support or conduct minority business enterprise education and training programs for existing, potential, and future entrepreneurs.[1]

A recommendation of the task force was that local education and training consortia be formed to identify the needs of minority entrepreneurs and to mobilize the resources required to meed those needs. Based upon this recommendation, Arizona representatives, who were attending a hearing on the findings of the National Task Force, orgsnized an Arizona Consortia. This consortia included representatives from the Division of Vocational Education, Arizona Department of Education, agencies offering assistance to local minority entrepreneurs, and faculty and staff personnel of Arizona State University's College of Business Administration. It set as its goal the identification of the needs of minority entrepreneurs and the design of a delivery system to meet those needs.

Prior to these occurrences, the President's Advisory Council on Minority Business Enterprise in a 1971 report had recommended efforts be made to significantly develop minority enterprises and small businesses. The Council's belief was that the social and economic problems of both minority and majority small businessmen have much in common and that much is to be gained by strategies designed to solve their common problems. Some of the problems of minority entrepreneurs mentioned as being in need of solutions were unavailability of self-help aids and lack of formal business training.[2] These same problems also were reported to apply to Indian entrepreneurs in the regional study that was completed in 1974 by the Bureau of Business and Economic Research at Arizona State University.[3]

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[1]"Highlights of the Report of the National Task Force on Education and Training for Minority Business Enterprise," U. S. Department of Commerce, Office of Minority Business Enterprise, Washington, D.C. (Mimeographed). pp. 3-4.

[2]President's Advisory Council on Minority Business Enterprise, Minority Enterprise and Expanded Ownership: Blueprint for the 70's, Educational Resources Information Center, ERIC Document ED 072 274, June, 1971. p. 21.

[3]John W. Newstrom and Alfred J. Hagan, An Assessment of Managerial Needs at Five Arizona Indian Reservations, Bureau of Business and Economic Research, Arizona State University, Tempe, 1974. pp. 11-12.

General economic conditions in Spring, 1975 have adversely affected minority entrepreneurs. Most particularly tight credit and high unemployment have been damaging. Minority small businessmen often possess unproven business reputations which cause reluctance by banks in the granting of loans in a time of tight credit. Nationally, The Small Business Administration in Spring, 1975, finds that minority-owned firms have the highest delinquency rate on the repayment of federal loans.[4] Locally, the Phoenix Small Business Administration office reports reduced loan funds available and a resultant substitution of more management assistance to ward off business failure.[5]

In summary, both local and national studies indicate:

1. There is a chronic shortage of trained minority talent available to meet the pressing needs for owners, managers, and business technicians in minority business firms.

2. Management and business skills are critical elements in the survival and successful growth of minority business enterprises.

3. The alarming high failure rate of minority-owned businesses is attributable primarily to poor management and business skills of the owner and manager of these enterprises.

4. Education and training programs designed to provide needed management and business skills must become an integral part of the national strategy to expand minority business ownership.

5. Entrepreneurship as a career opportunity for minority youth is given inadequate attention within the total educational system.

6. The existing resources available to support or conduct minority business entreprise education and training programs needs to be coordinated and directed at meeting the needs of existing, potential, and future entrepreneurs.

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[4]"Recession Hits Hard At Many Companies Owned by Minorities," Wall Street Journal, April 1, 1975. p. 1.

[5]"Minority Businesses Hard Hit," Arizona Republic, March 30, 1975. p. B-1.

C. Related Research

Some efforts have been made elsewhere to solve these problems. There are two which relate to the problem of this study. The Center for Venture Management has published The Entrepreneur and New Enterprise Formation: A Resource Guide. The scope of the guide is to catalog all works, including bibliographical, taped programs, schools and continuing sources of information, in English, published since 1960. Of twenty-one divisions of the subject, two are of special concern, as follows: the minority entrepreneur and small business management.

The other pertinent prior research is Institute for Minority Business Education. Final Report. This institute, under the direction of Howard University staff, sought to train minority clients, who were potential and actual businessmen, in the application of successful business techniques. In part, this required the identification of the entrepreneurial needs of minority businessmen. A result of the study was a documentation of the acute shortage of qualified minority businessmen. A result of the study was a documentation of the acute shortage of qualified minority businessmen and a need to provide continuous assistance in this area.

II. Objectives

The objectives of this study were conditioned by awareness that minority entrepreneurial problems existed and the composition of the minority entrepreneurial population of Maricopa County might be unique.

First, this study seeks to determine the entrepreneurial needs of minority small businessmen in Maricopa County and selected Arizona Indian Reservations as evidenced by the result of a field survey with a 65 percent return.

Second, this study seeks to determine what entrepreneurial needs of minority small businessmen in Maricopa County, as evidenced by response to selected items during the field survey, have implications for future programming by the Division of Vocational Education, Arizona Department of Education.

Third, this study seeks to determine the services of governmental and non-governmental organizations in Maricopa County and selected Arizona Indian Reservations which are available to meet the entrepreneurial needs of minority small businessmen as evidenced by the results of a phone survey with a 90 percent return.

III. General Project Design

The information required to accomplish the objectives of this investigation was gathered by two separate surveys. The collection of data about the needs of minority small businessmen was by personal interview. The same personal interview also supplied data applicable to the identification of implications for future programming by the Division of Vocational Education, Arizona Department of Education. An interview by telephone was the data collection technique used in the survey of local sources of entrepreneurial aid for minority small businessmen.

To identify public organizations, both governmental and non-governmental, in Maricopa County and selected Arizona Indian Reservations which provide entrepreneurial aids to minority small businessmen required a search of multiple sources of information. First, governmental organizations providing such aids were identified by contacting each city, county, state, and federal governmental unit in Maricopa County and asking for the identification of each governmental unit therein that provided entrepreneurial aids. Second, non-governmental organizations providing entrepreneurial aids were identified by some combination of the following techniques: (a) inquiry of Chamber of Commerces; (b) perusal of directories of city, state, and federal governmental agencies; and (c) referrals based upon follow-up inquiry of each source contacted for identification of additional sources of entrepreneurial aid known to them.

The use of these techniques resulted in a master list of 39 governmental and non-governmental organizations that may offer entrepreneurial aid to minority small businessmen. Of the total number of public organizations, 19 are governmental organizations and 20 are non-governmental organizations. Each of these organizations was contacted by telephone and queried about entrepreneurial aids for minority small businessmen offered by them.

To identify minority small businessmen in Maricopa County and selected Arizona Indian Reservations also required a search of multiple sources of information some of which were, as follows: Arizona Minority Business Firms Directory; Directory of Mexican-American Businesses in the Greater Phoenix-Metro Area; Buy Indian; and Metropolitan Phoenix Black Business Directory.

From these sources a master list of names of minority small businessmen was compiled. The result was a total of 344 names including the names of some Indian small businessmen from the Gila Indian Reservation, Fort McDowell Indian Reservation, and the Hopi Indian Reservation.

After this list of 344 names was arranged alphabetically, 149 names were randomly selected for the survey sample. Subsequently each of these 149 names of minority small businessmen was typed on a survey questionnaire which was the tool used by the interviewer to gather the needed information. A copy of the questionnaire used to query governmental and non-governmental organizations about their entrepreneurial aids and a copy of the questionnaire used to query minority small businessmen are shown in the Appendix.

IV. Minority Businesses and Minority Small Businessmen's Needs

A. Characteristics of Minority Businesses

The survey of a representative sample of minority small businessmen in Maricopa County, which included some businesses on selected Indian reservations, gave results that support commonly held assumptions about the nature of these businesses.

Most minority small businesses are organized as sole proprietorships. Of those businesses included in this survey, 61.2 percent were sole proprietorships. Of the remaining number of minority small businesses, 24.8 percent were partnerships and 14.0 percent were corporations.

The number of years during which the minority small businesses surveyed have been operating was longer than expected. The assumption that minority small businesses have a short life-span is often made. Of the businesses in this survey, 55.3 percent were organized at some time prior to 1970. The oldest date of organization of any one business contacted was 1909. The percentage of the total number of respondents reporting the year of organization of their business for each year from 1970 through 1974 was as follows: 19.7 percent in 1970; 6.6 percent in 1971; 9.2 percent in 1972; 5.3 percent in 1973; and 3.9 percent in 1974.

The Standard Industrial Classification Manual: 1972 identifies eleven group classifications for American industry. These group classifications are as follows:

1. Agriculture, forestry, and fishing
2. Mining
3. Construction
4. Manufacturing
5. Transportation, communications, electric, gas and sanitary services
6. Wholesale trade
7. Retail trade
8. Finance, insurance, and real estate
9. Services
10. Public Administration
11. Nonclassifiable establishments

The survey respondents in this study were concentrated within the classifications of retail trade and services. The former classification accounted for 30.0 percent of the respondents and the latter classification accounted for 38.5 percent of the respondents. This proportional distribution of businesses in these two classifications is similar to the distribution of all businesses in Maricopa County as reported in County

Business Patterns 1972: Arizona.[6] Of 17,463 total reporting units in the county, 24.5 percent were classified retail trade and 34.5 percent were classified services.

Among the minority small businesses surveyed, there were no businesses classified as mining, public administration, or non-classifiable establishments. The percentage of survey respondents whose businesses were classified in each of the remaining industrial classifications was as follows: 1.5 percent in agriculture, forestry, and fishing; 10.8 percent in construction; 8.5 percent in manufacturing; 0.7 percent in transportation, communications, electric, gas and sanitary services; 0.8 percent in wholesale trade; and 9.2 percent in finance, insurance and real estate. In Table I can be seen the percentage relationships between the industrial classifications of small businesses in this survey and the industrial classification of all business reporting units in Maricopa County in 1972.

The particular type of retail trade and services business activity offered by the minority small businesses which were surveyed are compatible with either a sole proprietor or a partnership business organization. Over one half of retail trade businesses surveyed fit the sub-classification of either eating and drinking places or miscellaneous retail stores. The latter sub-classification includes liquor, secondhand, and gift store types of business activity. Two thirds of services businesses which were surveyed fit the sub-classification of either personal services or miscellaneous business services. The latter sub-classification includes advertising, duplicating, and business consulting types of business activity. All of the businesses surveyed which were classified in construction further fit the sub-classification of special trade contractors. These included such types of contractors as plumbers, painters, electricians, and carpenters.

B. Demand for Entrepreneurial Aid

A problem associated with the identification of entrepreneurial needs of minority small businessmen is to separate those businessmen with entrepreneurial needs from those without entrepreneurial needs. The respondents in this survey were queried about their need for instructional and/or training services, financial loans, monetary grants, and other business aids. Of 120 respondents answering the query about business aids, 66 indicated that they did not need any combination of the business aids identified by the questionnaire. However, 54 respondents indicated that they did need some combination of these business aids. This number which approaches 50 percent of the total number of

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[6] Bureau of Census, County Business Patterns 1972: Arizona, U.S. Government Printing Office, Washington, D.C., 1973. pp. 16-19.

TABLE 1

PERCENTAGES OF TOTAL MARICOPA COUNTY BUSINESSES
AND SURVEYED MINORITY SMALL BUSINESSMEN
EACH CLASSIFIED BY STANDARD INDUSTRIAL CLASSIFICATION

Standard Industrial Classification (SIC)	Percentages	
	Total Maricopa County Businesses*	Total Surveyed Minority Small Businessmen
Agriculture, forestry, and fishing	1.5	1.5
Mining	0.1	0.0
Construction	10.7	10.8
Manufacturing	6.6	8.5
Transportation, communications, electric, gas, and sanitary services	1.9	0.7
Wholesale trade	8.2	0.8
Retail trade	24.5	30.0
Finance, insurance, and real estate	9.4	9.2
Services	34.5	38.5
Public Administration	**	0.0
Nonclassifiable establishments	2.6	0.0
	100.0	100.0

* U.S. Bureau of the Census, County Business Patterns, 1972, U.S. Government Printing Office, Washington, D.C., pp. 27-33.

** Excluded from tabulation by U.S. Bureau of Census.

businessmen responding, suggests the potential number of minority small businessmen in the county and neighboring Indian reservations who need entrepreneurial aid.

To receive entrepreneurial aid is not an uncommon occurrence among the minority small businessmen surveyed. During the past five years, 46.8 percent of the respondents have received some entrepreneurial aid from sources outside of the business. The most common source of this aid were private commercial banks. The respondents indicated that, as a by-product of applying for and receiving bank loans, they received entrepreneurial aid. Other non-governmental sources provided business aid. Intra-industry manpower instructional and training aids were available to some entrepreneurs, for example that supplied by the Arizona Contractors Employment Service for its membership. Intra-corporation management aids were available to some entrepreneurs, for example that supplied by petroleum corporations for their retail outlet station managers. Lastly, there were intra-trade association management aids available to some entrepreneurs, for example that supplied by Thomas Plaza Metropolitan Business Resource Center for member retail merchants. Additionally, several respondents mentioned receiving business aid simply from other individuals, for example, a loan of money.

Local and regional governmental organizations were a limited source of entrepreneurial aids. For example, rehabilitation aids from state governmental sources were being supplied to one of the respondents surveyed. Another respondent benefited from some city and county governmental organizations dividing bid contract jobs in small enough units so as to allow for bidding by small business contract organizations.

Some respondents surveyed had received entrepreneurial aid from federal governmental organizations. Among the organizations mentioned were National Economic Development Association, Small Business Administration, Veteran's Administration, and Bureau of Indian Affairs. These aids were commonly for loans or grants, but infrequently for seminars for instructional training purposes.

In summary, of those 46.8 percent of all respondents who indicated they had received business help from outside sources during the last five years, 70.5 percent indicated their help originated from non-governmental sources, 4.5 percent indicated their help originated from local or state governmental sources, and 25.0 percent indicated their help originated from federal governmental sources.

C. Identification of Entrepreneurial Needs

An objective of this research was to identify areas of business aid needed by minority small businessmen. These areas of business aid were

divided into nineteen possible instructional and/or training aids, as shown in Table II. The respondents to this survey made 206 total responses to these several classifications. The percentage of total responses for each classification is also shown in Table II.

While the responses to classifications are dispersed throughout all classifications, five classifications each received one twelfth or more of the responses. The largest percentage of response was for marketing aid. By conversation, these respondents appeared to be identifying difficulties they had in performing the business function of selling. Marketing difficulties such as developing demand for a product or service, or satisfying the needs of customers once known, are examples of what were mentioned.

The other four classifications of the five most frequently mentioned, and the percentage of total response for each, are as follows: management development at 10.7 percent; planning and utilization of physical facilities at 9.2 percent; financial planning and forecasting at 8.7 percent; and sales skills at 8.3 percent. Some of the other classifications for which there was frequent response are closely associated with the subjects of the five classifications just mentioned. For example, pricing is closely akin to financial planning and forecasting.

Minority small businessmen given an opportunity to identify a preference for financial loans, monetary grants, or other business aids, perhaps not surprisingly, preferred to be the recipient of monetary grants. The most frequently mentioned purpose for needing a monetary grant was the expansion of the existing business. Expansion was expressed in terms of addition of new equipment, the addition of working space or of building, and the addition of manpower.

The purposes of minority small businessmen for desiring to receive financial loans were similar to those for desiring to receive monetary grants. The intent of the respondents desiring loans appeared to be to receive loans at a discounted rate from some governmental source. Or, the intent appeared to be to receive loans at a cost more in line with what the respondent interpreted as "what I can afford to pay."

Few other business aids were identified. One respondent wished for some "power" to affect the price of raw materials he had to purchase. Another respondent wished for a means to train his employees more efficiently for the performance of their business tasks. As a final example, a respondent wished to solve his problems by "political" aid in the form of legislation. His comment was about housing legislation and its effect on the home construction industry.

TABLE II

INSTRUCTIONAL AND/OR TRAINING AIDS
AND PERCENTAGES OF SURVEYED MINORITY
SMALL BUSINESSMEN WANTING THE AID

Instructional and/or Training Aids	Percentage of Total Responses
General Management	5.8
Planning and Forecasting	3.9
Impact of government legislation and controls	4.8
Impact of science and technology	1.9
Working effectively with individuals and groups	4.4
Criteria and selection of personnel	4.9
Management development	10.7
Communication skills (writing and spelling)	2.4
Sales skills	8.3
Arithmetic skills	1.0
Economics	1.0
Quantitative methods	1.0
Financial planning and forecasting	8.7
Accounting and budgeting	6.8
Financial reporting and statement analysis	3.4
Planning and utilization of physical facilities	9.2
Marketing	13.1
Pricing	7.3
Other (identify)	1.4

D. Entrepreneurs' Opinions About Sources of Business Aid

Opinions by minority small businessmen about the best sources of business aid for their entrepreneurial needs were collected. Almost one half of the respondents identified one, or more, federal governmental organization. The remaining 51.1 percent of the responses were almost evenly divided among non-governmental, city or county governmental, and state governmental organizations.

Of the 17.0 percent of the respondents who thought non-governmental organizations might best provide the needed aid, most frequently mentioned were commercial banks. Of the 13.6 percent of the respondents who thought city or county governmental organizations might best provide the needed aid, several mentioned a need for advisory aids in general management, financial planning, and contract bidding. Of the 20.5 percent of the respondents who thought state governmental organizations might best provide the needed aid, frequently mentioned was the need for instructional and training programs. Specifically mentioned were junior college night school programs and senior college executive development programs.

Most of the respondents who thought federal governmental organizations might best provide the needed aid indicated finance as a major need. Particularly, these respondents sought loans and grants, or advice about obtaining loans and grants. The federal governmental organizations mentioned with greatest frequency were Small Business Administration, Office of Minority Business Enterprise, and National Economic Development Association.

Occasionally during the interviews, the respondents offered unsolicited opinions. Inferences based upon these opinions suggest that within the group surveyed were some stereotypes of small businessmen. There was the proprietor who "did not want anyone's help" because he was doing all right as he was. Besides he preferred to run his business his own way, not the way someone else may advise him. Another type of proprietor was the one who thought it would be nice to receive some funds from outside sources, but he wanted "nondetachable funds." He meant he wanted funds to which not too many strings were attached. A third type of proprietor wanted additional business but not someone telling him how to get it or what to do with it after he got it. These miscellaneous opinions suggest that a sub group of proprietors need more business, want more business, and will accept some help to get it; but they lack time and lack expertise to accomplish their business goals.

E. Attitudes Toward Selected Vocational Education Objectives

Prior to the conclusion of each interview with a minority small businessman, his views about vocational aids for high school students were sought. These businessmen, almost unanimously, believed that the content

of all courses in the high school in some way should instruct the student about future career opportunities. The percentage of agreement with that point of view was 95 percent.

A similar weighty favorable response was given to the opinion that all high school students, including those planning to enter college, should acquire some job entry skill, or skills, before graduation. Again 95 percent of the respondents agreed with this assertion. One businessman summed up the sentiment well by pointing out that business skills were useful, should be offered at both high school and pre-high school grade levels, and were especially advantageous to minority students.

An almost even division of opinion existed among the respondents as to whether job placement assistance for high school students is a responsibility of the high school. Having the opinion that it was the responsibility of the high school were 52 percent of all respondents; having the opinion that it was not the responsibility of the high school were 48 percent of all respondents. The latter group of respondents' beliefs as to who should provide job placement assistance, if not the high schools, is grouped in several categories. The most frequent response was the opinion that the high school student has the sole responsibility to seek out and gain employment. About equal in frequency of response was the opinion that state government had primary responsibility in providing employment assistance to the high school student. Some businessmen suggested job assistance ought to be offered by a coordinated effort of local, state, and federal governments or some combination of them.

Other minority small businessmen respondents believed that while the high school did not have responsibility for job placement assistance it did have responsibility for cooperating with others. For example, it was assumed that the high school had pre-existing relationships with governmental agencies and business organizations in the community. Consequently, a responsibility of the high school was to act as a "broker" or "go-between" for the student and off-campus potential sources of job placement assistance. One respondent well summarized the general feelings by indicating the needs are for "a combined program involving schools, community, business, and all levels of government."

V. Entrepreneurial Aids Available to Minority Small Businessmen

A total of 39 governmental and non-governmental organizations concerned with serving the entrepreneurial needs of minority small businessmen were contacted. Of this total number, 19 were identified as offering some entrepreneurial aid or services to minority small businessmen. These were as follows:

1. Phoenix Opportunities Industrialization Center
2. U.S. Bureau of Indian Affairs (BIA)
3. National Economic Development Association (NEDA)
4. U.S. Small Business Administration (SBA)
5. Arizona Department of Economic Security (DES)
6. Indian Development District of Arizona
7. Progress Association for Economic Development (PAED)
8. Active Corps of Executives (AEC)
9. Service Corps of Retired Executives (SCORE)
10. American Institute of Certified Public Accountants
11. Valley Forward Association
12. Arizona Ecumenical Council
13. U.S. Department of Commerce, Domestic and International Business Administration
14. Phoenix Indian Center
15. Office of Minority Business Enterprises (OMBE)
16. Home Builders Association of Central Arizona
17. Arizona Contractors Service Center
18. Arizona Business Resource Center
19. General Services Administration (GSA)

Two general categories of entrepreneurial aid for minority small businessmen were identified. First was the category of instructional and/or training aid. This was defined as the supplying of any information the purpose of which is to meet any need of a minority small businessman for the receipt of entrepreneurial information. Second was the category of financial assistance. This was defined as the supplying of any finances the purpose of which is to meet any entrepreneurial need of a minority small businessman for the receipt of money. The aid a minority small businessman could expect or need from governmental or non-governmental organizations was assumed to be limited to information and money.

The instructional and/or training aid offered to minority small businessmen was identified as one or the other of two types: services and materials. Aid by services was the supplying of entrepreneurial information by the medium of a spoken message. Most commonly this consisted of the exchange of needed information by consultants or advisors with the minority small businessman. Aid by materials was the supplying of entrepreneurial information by the medium of a written message. Most commonly this consisted of the exchange of needed information by booklets,

manuals, handbooks, etc. A summation of the kinds of entrepreneurial aids and assistance offered by governmental and non-governmental organizations in Maricopa County and selected Indian reservations is shown in Table III.

Several subject areas of business information pertinent to the entrepreneurial needs of minority small businessmen were identified. Of the 19 organizations previously identified who offer entrepreneurial services or aids to minority small businessmen, only 3 indicated that they did not offer any instructional and/or training services. Those 3 were the U.S. Bureau of Indian Affairs, Arizona Ecumenical Council, and Office of Minority Business Enterprises. Additionally, the Veterans Administration, Indian Health Center indicated that the instructional and/or training services they extended were dependent upon the conditions in contracts between themselves and Indian tribes.

The subject areas of business about which instructional and/or training services may be offered and the names of organizations that indicated they provided those services are as follows:

1. finance:

   Phoenix Opportunities Industrialization Center
   U.S. Small Business Administration
   Indian Development District of Arizona
   American Institute of Certified Public Accountants
   Valley Forward Association
   U.S. Department of Commerce, Domestic and International Business Administration
   Arizona Business Resource Center

2. loan packaging:

   Phoenix Opportunities Industrialization Center
   National Economic Development Association
   U.S. Small Business Administration
   Indian Development District of Arizona
   Progress Association for Economic Development
   Service Corps of Retired Executives
   Home Builders Association of Central Arizona
   Arizona Contractors Service Center

3. estate planning:

   Phoenix Opportunities Industrialization Center
   U.S. Small Business Administration
   Valley Forward Association
   Home Builders Association of Central Arizona

4. insurance:

   Phoenix Opportunities Industrialization Center
   National Economic Development Association

TABLE III

SOURCES OF ENTREPRENEURIAL AIDS FOR MINORITY SMALL BUSINESSMEN:
MARICOPA COUNTY AND SELECTED INDIAN RESERVATIONS

Governmental and Non-Governmental Organizations	Instructional and/or Training Aids		Financial Assistance	
	Services	Materials	Aid in Application	Funds for Distribution
Phoenix Opportunities Industrialization Center	Yes	Yes	Yes	No
U.S. Bureau of Indian Affairs	No	No	Yes	Yes
National Economic Development Association	Yes	No	Yes	Yes
U.S. Small Business Administration	Yes	Yes	Yes	Yes
Arizona Department of Economic Security	Yes	No	No	No
Indian Development District of Arizona	Yes	Yes	Yes	No
Program Association for Economic Development	Yes	No	Yes	No
Active Corps of Executives	Yes	Yes	Yes	No
Service Corps of Retired Executives	Yes	No	Yes	No
American Institute of Certified Public Accountants	Yes	No	Yes	No

TABLE III (Continued)

Governmental and Non-Governmental Organizations	Instructional and/or Training Aids		Financial Assistance	
	Services	Materials	Aid in Application	Funds for Distribution
Valley Forward Association	Yes	No	Yes	No
Arizona Ecumenical Council	No	No	No	No
U.S. Department of Commerce, Domestic and International Business Administration	Yes	No	No	No
Phoenix Indian Center	Yes	No	No	No
Office of Minority Business Enterprises	No	No	No	No
Home Builders Association of Central Arizona	Yes	No	No	No
Arizona Contractors Service Center	Yes	Yes	Yes	No
Arizona Business Resource Center	Yes	Yes	No	No
General Services Administration	Yes	No	No	No

U.S. Small Business Administration
Indian Development District of Arizona
American Institute of Certified Public Accountants
Arizona Contractors Service Center

5. general management:

Phoenix Opportunities Industrialization Center
National Economic Development Association
U.S. Small Business Administration
Indian Development District of Arizona
Progress Association for Economic Development
Active Corps of Executives
Service Corps of Retired Executives
American Institute of Certified Public Accountants
Valley Forward Association
Arizona Contractors Service Club
Arizona Business Resource Center

6. applied management:

Phoenix Opportunities Industrialization Center
U.S. Small Business Administration
Indian Development District of Arizona
Progress Association for Economic Development
Active Corps of Executives
Service Corps of Retired Executives
American Institute of Certified Public Accountants
Valley Forward Association
Arizona Contractors Service Center
Arizona Business Resource Center

7. contract bidding and procurement:

Phoenix Opportunities Industrialization Center
National Economic Development Association
U.S. Small Business Administration
Indian Development District of Arizona
Progress Association for Economic Development
Active Corps of Executives
Service Corps of Retired Executives
Arizona Contractors Service Center
Arizona Business Resource Center

8. public relations:

Phoenix Opportunities Industrialization Center
U.S. Small Business Administration
Valley Forward Association

Arizona Contractors Service Center
Arizona Business Resource Center

9. secretarial administration:

Phoenix Opportunities Industrialization Center
U.S. Small Business Administration
American Institute of Certified Public Accountants
Arizona Contractors Service Center

10. office administration:

Phoenix Opportunities Industrialization Center
National Economic Development Association
U.S. Small Business Administration
Active Corp of Executives
Service Corps of Retired Executives
American Institute of Certified Public Accountants
Arizona Contractors Service Center

11. communication training:

Phoenix Opportunities Industrialization Center
U.S. Small Business Administration
Indian Development District of Arizona
American Institute of Certified Public Accountants

12. marketing:

Phoenix Opportunities Industrialization Center
U.S. Small Business Administration
Indian Development District of Arizona
Progress Association for Economic Development
American Institute of Certified Public Accountants
Arizona Contractors Service Center
Arizona Business Resource Center

13. advertising:

Phoenix Opportunties Industrialization Center
U.S. Small Business Administration
Indian Development District of Arizona
Progress Association for Economic Development
American Institute of Certified Public Accountants
Valley Forward Association
American Business Resource Center

14. selling:

U.S. Small Business Administration
Indian Development District of Arizona
Progress Association for Economic Development
American Institute of Certified Public Accountants
American Business Resource Center
General Services Administration

15. economics:

Phoenix Opportunities Industrialization Center
U.S. Small Business Administration
Progress Association for Economic Development
American Institute of Certified Public Accountants

16. real estate (commercial, residential, or other):

Phoenix Opportunities Industrialization Center
U.S. Small Business Administration
American Institute of Certified Public Accountants
Valley Forward Association
Arizona Contractors Service Center
Arizona Business Resource Center

17. personnel:

Phoenix Opportunities Industrialization Center
U.S. Small Business Administration
Progress Association for Economic Development
American Institute of Certified Public Accountants
Phoenix Indian Center
Arizona Contractors Service Center
Arizona Business Resource Center

18. general educational training:

Phoenix Opportunities Industrialization Center
National Economic Development Association
U.S. Small Business Administration
Progress Association for Economic Development
American Institute of Certified Public Accountants
Arizona Contractors Service Center

A few organizations mentioned some "other" subject areas for which instructional and/or training services were provided. The Phoenix Opportunities Industrialization Center provides legal referrals. The National Economic Development Association offers business proposal preparation counseling.

The U.S. Small Business Administration will occasionally make "on-site" analyses and extend services at that time. The Phoenix Indian Center offers employment referrals. The Arizona Contractors Service Center offers blue-print reading, estimating, contract law, and workman's compensation counseling. The Arizona Business Resource Center offers legal resources. The General Services Administration advises about bidding on governmental contracts, however all inquiries are forwarded to the regional General Services Administration office at San Francisco for responses.

The availability of instructional and/or training aids in the form of materials (booklets, manuals, etc.) about the previously mentioned 18 subject areas is limited to a few organizations. The Phoenix Opportunities Industrialization Center has some materials in all subject areas except marketing, selling, and personnel. The U.S. Small Business Administration has some materials in all subject areas. The Indian Development District of Arizona has some materials in only the following subject areas: finance, loan packaging insurance, general management, contract bidding and procurement, communication training, marketing, advertising, and selling. The Active Corps of Executives has some materials in only the following subject areas: general management, applied management, contract bidding and procurement, and office administration. The Arizona Contractors Service Center has some materials about loan packaging. The Arizona Business Resource Center has some materials in the following subject areas: finance, general management, applied management, contract bidding and procurement, public relations, office administration, marketing, advertising, selling, and personnel.

There are eleven governmental and non-governmental organizations among those included in this survey which provide assistance in obtaining loans or monetary grants to minority small businessmen. The organizations are as follows:

1. Phoenix Opportunities Industrialization Center
2. U.S. Bureau of Indian Affairs
3. National Economic Development Association
4. U.S. Small Business Administration
5. Indian Development District of Arizona
6. Progress Association for Economic Development
7. Active Corps of Executives
8. Service Corps of Retired Executives
9. American Institute of Certified Public Accountants
10. Valley Forward Association
11. Arizona Contractors Service Center

However, of the eleven organizations offering to provide assistance in obtaining loans or monetary grants, only three governmental organizations have the resources to provide loans or monetary grants. Those governmental organizations are as follows: U.S. Bureau of Indian Affairs, National Economic Development Association, and U.S. Small Business Administration.

The U.S. Bureau of Indian Affairs provides both loans and monetary grants to minority small businessmen. Either the loan or the monetary grant may be for formation capital (seed money), working/operating funds, capital funds, or training program funds. The amount of a loan may be up to and in excess of $100,000. Grants are limited to amounts up to $50,000. The organization estimates that up to 50 percent of an applicant's monetary grant request is approved. For loans, the estimate is that from 91 to 100 percent of the amount requested is approved.

The National Economic Development Association provides both loans and monetary grants to minority small businessmen. The availability and amounts of these loans and monetary grants fluctuate due to the vagaries of legislative appropriations. When available they may be used for formation capital (seed money), working/operating funds, capital funds, or training program funds.

The U.S. Small Business Administration provides only loans to minority small businessmen. The proceeds of the loan may be for formation capital (seed money), working/operating funds, capital funds, or training program funds. The amount of a loan may be up to and in excess of $100,000. The organization estimates that 91 to 100 percent of the amount of the loan requested is approved.

VI. Conclusions

A large number of minority small businessmen appear to be in need of some combination of business help such as instructional and/or training services, financial loans, and monetary grants. The recency of the formation of the business did not appear to affect the indication of a desire to receive business aid. However, the organizational form of the business did appear to affect the indication of a desire to receive business aid.

Minority small businessmen who were sole proprietors, excepting medical doctors or lawyers, often indicated a desire to receive various kinds of instructional and/or training services. When the businessmen were associated with a partnership or a corporation, they preferred to receive business aid in the form of financial loans or monetary grants. However, only a few minority small businessmen surveyed failed to indicate a need for financial aid if it were available. Several times this indication of financial need was in the form of needing help in obtaining financial aid from private sources.

Marketing and management development were the two instructional and/or training services most frequently requested. Each of nineteen classifications of services were indicated as a need by some respondent. But, those functional operational areas of business associated with selling and the generation of income, and with maintaining records and the management of the "office," were the common problem areas.

By this investigation, nineteen governmental and non-governmental organizations in Maricopa County and selected Indian reservations, who offered some entrepreneurial aid or service to minority small businessmen, were identified. The most common help offered was instructional and/or training aids which supplied entrepreneurial information by the medium of a spoken message. A majority of these nineteen organizations offered aids applicable to general management and marketing. However, these organizations reacted to minority small businessmen's needs only upon request. Second, typically they did not supply the requested aid in the form of booklets, manuals, handbooks, etc.; rather they did supply the requested aid by advisory comments. The severe limitation to extension of their aid was the availability of manpower with knowledge and time to invest in problems of individual minority small businessmen.

The availability, from the just mentioned nineteen organizations, of financial loans and monetary grants is limited to a few federal governmental organizations. In turn they are rigidly restrained by available appropriations. Financial loans from commercial banks, and accompanying needed business advice, appears to be more easily available to, and is more commonly used by, minority small businessmen.

The information from the query of minority small businessmen about the responsibility of high schools to provide students with career education, business skill training, and job placement aid reinforces other conclusions of this study that entrepreneurial aid is needed by minority small businessmen. There is wide spread agreement among these respondents that (1) all high school courses should be related to appropriate career opportunities, and (2) all high school students should acquire some job entry skills by graduation. Opinion is divided about whether high schools should accept the responsibility of job placement assistance. That responsibility was (1) associated with the individual student, (2) associated with governmental agencies, and (3) associated with the high schools only as they cooperate with the preceding two sources of job placement assistance.

VII. Recommendations

There are many minority small businessmen in Maricopa County and adjacent Indian reservations. Many of these businessmen have entrepreneurial needs that could be met in part or in whole by the entrepreneurial aids offered by governmental and non-governmental organizations. Three critical problems exist: (1) the identification of individual minority small businessmen and the entrepreneurial needs of these businessmen; (2) the identification of entrepreneurial aids available and their sources of availability; and (3) the delivery of entrepreneurial aids to minority small businessmen.

The recommendations which follow could ameliorate these three critical problems associated with the welfare of minority small businessmen. First, it is recommended that a directory of minority small businessmen be prepared and be made available for the use of interested organizations.

Second, it is recommended that a handbook of entrepreneurial aids be prepared. The general contents of the handbook would be an identification of available entrepreneurial aids for minority small businessmen and an identification of organizations from which entrepreneurial aids are available.

Third, to retain currency of the directory, a representative committee of concerned organizations should have the responsibility to periodically up-date the listings of the directory. Identification and cooperation of minority small businessmen in these just mentioned endeavors requires persons of similar ethnic origins.

Assuming that the Division of Vocational Education, Arizona Department of Education will want to coordinate their vocational training programs with entrepreneurial needs of minority small businessmen, the general recommendations that follow are applicable.

First, it is recommended that the Division of Vocational Education incorporate instruction about identified entrepreneurial needs of minority small businessmen into existing business training programs.

Second, it is recommended that the Division of Vocational Education seek to incorporate the on-the-job expertise of minority small businessmen in continuing business skill training programs in the high schools.

Third, it is recommended that the Division of Vocational Education utilize personnel with similar race or ethnic origins in any cooperative work with minority small businessmen. A mutually agreeable and cooperative relationship is more easily attained if each person involved finds himself in association with someone whose empathy is evident.

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APPENDIX

INTERVIEW SURVEY OF MINORITY BUSINESSMEN

1. Name:

2. Address:

3. Year company organized:

4. What is the organizational form of the company?

   4.1 Proprietorship ____
   4.1.1 Is respondent the proprietor? Yes ____ No ____

   4.2 Partnership ____
   4.2.1 Is respondent a partner? Yes ____ No ____
   4.2.2 How many partners in company?

   4.3 Corporation ____
   4.3.1 Is respondent a stockholder? Yes ____ No ____
   4.3.2 How many stockholders in company? ____

5. What is the business activity classification?

5.1 agriculture & forestry	____
5.2 mining	____
5.3 contract construction	____
5.4 manufacturing	____
5.5 transportation & utilities	____
5.6 wholesale trade	____
5.7 retail trade	____
5.8 finance, insurance & real estate	____
5.9 services	____
5.10 unclassified	____

6. Could you use any business help such as instructional and/or training services: financial loans; monetary grants; or other business aids?
   Yes ____
   No ____

7. Have you received any outside business help during the last 5 years?
   Yes ____ (if "yes" ask #8 question)
   No ____ (if "no" go to #9 question)

8. Who was the source of any business help received?

Organization	Name	Type of Help*
Private		
City or County Government		
State Government		
Federal Government		

* (a) instructional and/or training services (c) monetary grants
(b) financial loans (d) other business aids

9. If you chose to ask for some business help, which of the following would you wish to receive?

9.1 Entrepreneurial Aids
- 9.1.1 general management
- 9.1.2 planning & forecasting
- 9.1.3 impact of government legislation & controls
- 9.1.4 impact of science & technology
- 9.1.5 working effectively with individuals & groups
- 9.1.6 criteria & selection of personnel
- 9.1.7 management development
- 9.1.8 communication skills (writing & speaking)
- 9.1.9 sales skills
- 9.1.10 arithmetic skills
- 9.1.11 economics
- 9.1.12 quantitative methods
- 9.1.13 financial planning & forecasting
- 9.1.14 accounting & budgeting
- 9.1.15 financial reporting & statement analysis
- 9.1.16 planning & utilization of physical facilities
- 9.1.17 marketing
- 9.1.18 pricing
- 9.1.19 other (identify)

9.2 Financial loans and purpose.

9.3 Monetary grants and purpose.

9.4 Other business aids and purposes (identify)

10. In your opinion, what source might best provide the business aid you would want to receive?

Organization	Name	Type of Aid (see #9)
Private		
City or County Government		
State Government		
Federal Government		

11. Do you know of any other companies owned by minority businessmen?
Yes ____
No ____

If "yes," who?

EDUCATION

12. In high schools, the content of all courses, in some way, should instruct the student about future career opportunities.
Yes ____
No ____

13. In high schools, all students (including those planning to enter college) should acquire some job entry skill(s) before graduating.
Yes ____
No ____

14. Job placement assistance for the high school student should be the responsibility of the high school.
Yes ____
No ____

15. If "no," then whose responsibility is it?

TELEPHONE SURVEY OF PUBLIC ORGANIZATIONS
OFFERING SERVICES TO MINORITY BUSINESSMEN

RESPONDENT_____ Phone No._____

1. Do you offer any entrepreneurial aid or services to minority businessmen?

   Yes ___
   No ___ (if answer is "no," interview ends)

2. Do you provide instructional and/or training (a) services (consultants, advisors) and (b) materials (booklets, manuals, etc.)?

   Yes ___ (if "yes," ask #3 question)
   No ___ (if "no," go to #4 question)

3. What subjects are covered?

	Services	Material
Finance		
Loan Packaging		
Estate Planning		
Insurance		
General Management		
Applied Management		
Contract Bidding & Procurement		
Public Relations		
Secretarial Administration		
Office Administration		
Communication Training		
Marketing		
Advertising		

	Services	Material
Selling		
Economics		
Real Estate (commercial, residential, or other)		
Personnel		
General Educational Training		
Other		

4. Do you provide assistance in obtaining loans or monetary grants?

   Yes ___ (if "yes," ask #7 question)
   No ___

5. Do you provide loans?

   Yes ___ (if "yes," ask #7 question)
   No ___

6. Do you provide monetary grants?

   Yes ___ (if "yes," ask #7 question)
   No ___

7. What is the purpose of the (assistance), (loan) or (monetary grant)?

	Assistance*	Loan**	Grant**
formation capital (seed money)			
working/operating funds			
capital funds (building, expansion, etc.)			
training program funds			
other			

* if only "assistance" marked, go to #10 question
** if "loan" or "grant" marked, ask #8 question

8. What is the maximum amount of money available to an applicant?

	Loan	Grant
$ 0 to $ 5,000		
5,001 to 10,000		
10,001 to 20,000		
20,001 to 50,000		
50,001 to 100,000		
more than 100,000		

9. As an estimate, what percentage of the amount of an applicant's monetary loan or grant request has been approved?

0 to 50 percent ___
51 to 75 percent ___
76 to 90 percent ___
91 to 100 percent ___

10. Do you provide minority businessmen any aid not previously mentioned?

No ___ Yes ___ (if "yes," ask for an identification)

_____

_____

11. Do you have a written report(s) that describes these entrepreneurial aids you offer?

Yes ___ (if "yes," ask #12 question)
No ___ (if "no," ask #13 question)

12. How may I receive a copy of the report(s)?

By Mail ___ (ask for it to be sent)
By Pick Up ___ (identify where)
By Other ___ (identify)

_____

13. Can you identify any other organizations extending entrepreneurial aid to minority businessmen?

_____

_____